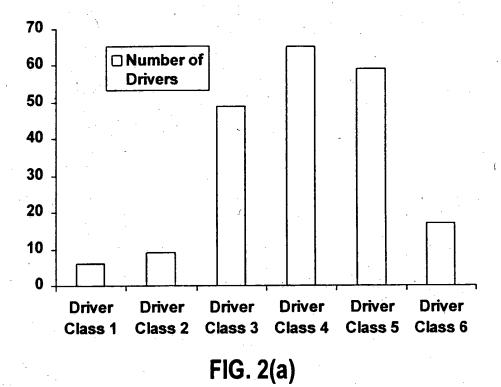
DEVELOP SURVEY WITH INDIVIDUAL ITEMS THAT TAP INTO PERSONALITY VARIABLES 100

COLLECT DATA FROM SAMPLE POPULATION, INCLUDING (A) ANSWERS TO INDIVIDUAL ITEMS, (B) NUMBER OF CLAIMS REPORTED, AND (C) TRADITIONAL CRITERIA 102

ANALYZE DATA TO FIND AND SELECT SETS OF INDIVIDUAL ITEMS THAT SIGNIFICANTLY INCREASE THE MULTIPLE CORRELATION 104

FIG. 1



90 80 ■ % age of Drivers with Claim 70 60 50 40 **30** 20 10 0 Driver Driver **Driver** Driver Driver Driver Class 3 Class 4 Class 5 Class 6 Class 1 Class 2

FIG. 2(b)

CLASSIFY PROSPECTIVE INSUREE INTO RISK GROUP BASED ON THE ANSWERS 304

FIG. 3

